

## June 28, 2006: HR 4973 Flood Insurance Reform and Modernization Act of 2006

The Hon. Loretta Sanchez

Statement for the Record

On HR 4973 Flood Insurance Reform and Modernization Act of 2006

June 27, 2006

When you think of Southern California, you think of palm trees and sunshine, right? Most people do, and I'm glad they do. But today I want to remind you that in California, when it rains it pours. And my community of Orange County has a long history of destructive floods. I am particularly pleased that the House is choosing to pass the Flood Insurance Reform and Modernization Act currently before Congress.

This bipartisan bill would increase maximum flood premium rates, giving property owners the choice to pay more to receive greater coverage, including living expenses or profit loss beyond what is now covered in the flood insurance program.

The bill also makes it clear that the Federal Emergency Management Agency should listen to local communities whenever updating national flood maps. Currently, FEMA estimates 70-percent of its flood maps are more than a decade out of date.

I agree with FEMA's recent call for a speedy update of these important data sets, but haste should not take priority over accuracy.

Our local communities need time to report the most up-to-date data for inclusion in these national maps. In California counties where FEMA has set a September 30th deadline to receive preliminary maps, FEMA should clearly grant an extension, rather than continue the flood control planning process without that critical local input.

The Army Corps of Engineers is studying flood control issues in a 90 square-mile watershed in Orange County, including Garden Grove and Santa Ana. The Corps's important work there should be taken into account as FEMA looks to draw new maps.

I applaud the bipartisan sponsors of this legislation and the bipartisan work of the Rules Committee for allowing debate on several important amendments to this bill. I urge my colleagues to cast a yes vote today and I yield back.